

the displayed information includes information representing a third bill;

the received user input selects only the first bill information and the second bill information; and

the generated single message authorizes payment of only the first bill and the second bill.

36. A process according to claim 34, further comprising:

transmitting the single message to a payment service provider to initiate payment.

37. A process according to claim 36, wherein the single message is generated and transmitted in response to the receipt of the user input authorizing payment.

38. A process according to claim 34, wherein:

the user input authorizing payment authorizes payment of one of a full payment amount and a minimum payment amount.

39. A process according to claim 34, further comprising:

displaying, on the single screen, a first payment authorization indicator for authorizing payment a full payment

amount and a second payment authorization indicator for authorizing payment of a minimum payment amount;

wherein the received user input activates one of the first payment authorization indicator to authorizes payment of the full payment amount and the second payment authorization indicator to authorize payment of the minimum payment amount.

40. A process according to claim 34, wherein the plurality of bills are of a particular bill type, and further comprising:

displaying, on the single screen, the particular bill type.

41. A process according to claim 40, wherein:

the received user input includes a selection of one of a plurality of bill types; and

the displayed bill type is the selected bill type.

42. A system for generating a user authorization of payment of electronically presented bills, comprising:

a display configured to display information corresponding to a plurality of bills for a single user on a single screen, including information representing a first bill and information representing a second bill;

an input device configured to receive user input including a selection of at least one of the first bill information and the second bill information; and

a processor configured to generate a single message authorizing payment of the at least one of the first bill and the second bill represented by the selected information, based on the received user input.

43. A system according to claim 42, wherein:

the display is further configured to display information representing a third bill;

the received user input selects only the first bill information and the second bill information; and

the generated single message authorizes payment of only the first bill and the second bill.

44. A system according to claim 42, wherein:

the processor is further configured to direct the transmission of the single message to initiate payment.

45. A system according to claim 44, wherein the single message is generated and transmitted in response to the receipt of the user input authorizing payment.

46. A system according to claim 42, wherein:

the display is further configured to display, on the single screen, a first payment authorization indicator for authorizing payment a full payment amount and a second payment authorization indicator for authorizing payment of a minimum payment amount;

the received user input activates one of the first payment authorization indicator to authorizes payment of the full payment amount and the second payment authorization indicator to authorize payment of the minimum payment amount; and

the processor is further configured to generate the single message to authorize payment of one of the full payment amount of the at least two bills based on the activation of the first payment authorization indicator and the minimum payment amount for the at least two bills based on the activation of the second payment authorization indicator.

47. A system according to claim 42, wherein:

the plurality of bills are of a particular bill type; and

the display is further configured to display, on the single screen, the particular bill type.

48. A system according to claim 47, wherein:

the display is further configured to display a plurality of

bill types;

the input device is further configured to receive a user selection of one of the displayed plurality of bill types; and

the displayed particular bill type is the selected bill type.

49. A single screen for electronically presenting bill related information, comprising:

user information corresponding to a plurality of bills for a single user, including selectable information representing a first bill and selectable information representing a second bill; and

at least one payment authorization indicator which can be activated by a user to authorize payment of the bill represented by the selected bill information.

50. A single screen according to claim 49, wherein:

the user information includes selectable information representing a third bill;

the at least one payment authorization indicator can be activated by the user to authorize the payment of two or more of the bills represented by the selected bill information in a single message.

51. A single screen according to claim 49, wherein:

the at least one payment authorization indicator includes a first payment authorization indicator which can be activated by the user to authorize the payment of a full payment amount of the bill represented by the selected bill information and a second payment authorization indicator which can be activated by the user to authorize the payment of a minimum payment amount of the bill represented by the selected bill information.

52. A single screen according to claim 49, further comprising:

a particular bill type indicator;

wherein the plurality of bills are of the indicated particular bill type.

IN THE ABSTRACT

Please delete the abstract in its entirety and substitute therefor the abstract attached hereto on a separate sheet.